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## ANATOMY OF A whiplash injury

“Learn to enjoy every minute of your life. Be happy now. Don’t wait for something outside of yourself to make you happy in the future. Think how really precious is the time you have to spend, whether it’s at work or with your family. Every minute should be enjoyed and savored.”

– Earl Nightingale

Whiplash is a common occurrence in rear-end car collisions, and it doesn’t have to be a particularly violent crash. Low-speed fender benders can also be a source of long-term health issues with the spine and neck.

Unfortunately, 80 percent of vehicles on the road today either have improperly adjusted headrests or the headrests have been removed.

The reason this is so critical is that when a car is struck from behind, the seat springs forward in concert with the rest of the car because it’s bolted to the floor. The seat will surge forward against the person’s body, the weight of which will force the seat to bend backward. When the head is not properly supported, it is flung back over the seat. When the seat bends to the farthest point that it will go, it snaps forward, propelling the person’s torso forward, past the head. In essence, the head is forced to catch up with the rest of the body and is then whipped forward.



When the neck and spine are being violently propelled, snapped forward, hyper-extended, hyper-flexed—call it what you will—you can imagine it’s not a good thing. Whiplash briefly turns the spine into an “S” shape—and vertebrae, which are supposed to slide over each other, push against and scrape each other in whiplash situations. All these events can cause tightness and pain in the upper spine, neck, and shoulders due to soft-tissue damage (injury to muscles, ligaments, and tendons), disc damage, nerve impingement, headaches, dizziness, irritability, blurred vision, and sleep disturbance.

If you experience a whiplash injury as a result of being rear-ended, you owe it to yourself to contact an accident injury attorney to safeguard your rights. ■

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April 26th was National Poem in Your Pocket Day. We absolutely love poetry and would like to see what you enjoy! How many of you carry one with you daily? Submit your favorite poem, prose or quote to get a chance at a prize. 842-7837. We will have a drawing for the best submission on June 8th, 2012.

“The worst thing one can do is not to try, to be aware of what one wants and not give in to it, to spend years in silent hurt wondering if something could have materialized – never knowing.”

– Jim Rohn

# it's all about the seeds



Permafrost, thick rock, four-month periods of twilight per year—doesn't sound like a hospitable place for seeds and sprouts, does it? Well, not for growing, but....

The Svalbard Global Seed Vault (a.k.a. the Doomsday Vault) is the storage site for over 525,000 varieties of seeds and sprouts, an important safety net to preserve this important natural resource. Civil strife, war, natural disasters, poor management, and equipment malfunctions are all threats to the world's other seed collection sites, thus endangering the food supply and future biodiversity.

This vault, located inside a mountain in Svalbard, a group of sparsely populated Norwegian islands nearly 625 miles north of the mainland, has been built to withstand an earthquake or a direct nuclear blast. The vault is naturally cold enough to preserve the seeds, but cooling systems are in place to lower the tempera-

tures even further, just below 0° F, which should enable the seeds to be safely stored for up to a thousand years.

The Seed Vault is owned and maintained by Norway. Its operation is funded primarily by other governments and private donations. The vault has the capacity to store up to 4.5 million seed samples, which are packaged in silver foil containers, with as many as 500 seeds per sample.

Any country in the world may deposit seeds free of charge and withdraw them at any time as needed. There is never any change of ownership.

Hopefully, seeds of every plant species possible will one day be safely tucked away in this natural Arctic freezer. ■

## COSMETICS LACED WITH mercury?

The Food and Drug Administration (FDA) recently issued a warning about mercury-tainted cosmetic products on the market. Women in at least seven states may have been unwittingly applying poison to their skin through the use of skin-lightening and anti-aging products sold as soaps, lotions, and skin creams.

The FDA has identified 35 such products. Most are manufactured overseas,



and the great majorities are sold in African-American, Latino, Asian, and Middle Eastern neighborhoods.

Mercury is nothing to trifle with. It is readily absorbed through

the skin and can damage the body's nervous system and organs such as the kidneys, leading to illness and possibly even death. Though the amount of mercury in the affected products on the FDA list is low, mercury accumulates in the body over time. Repeated use can also lead to symptoms like irritability, depression, memory problems, tremors, and hearing and vision issues.

Mercury can also vaporize, meaning people might breathe it in, putting the user and others in close proximity at risk (in particular, infants and young children).

The word “mercury” might not be listed on product labels. “Mercurous chloride,” “calomel,” “mercuric,” and “mercurio” may be listed instead but indicate the same ominous thing—the presence of mercury.

If you've been using a mercury-tainted product, stop immediately. Wash your hands and any body parts to which the product was applied and call your local environmental health agency to find out how to properly dispose of the product. ■

# the weather is heating up

## AND SO ARE INSURANCE ADJUSTERS' TACTICS

An accident can happen at any time. It is not a thought that most of us would like to dwell on, but it is reality.

When *you* are the one who is hurt, your problems don't end with the accident. You have medical bills, doctor visits and missed time from work. If all of those issues weren't depressing enough, you also have to face the insurance adjuster.

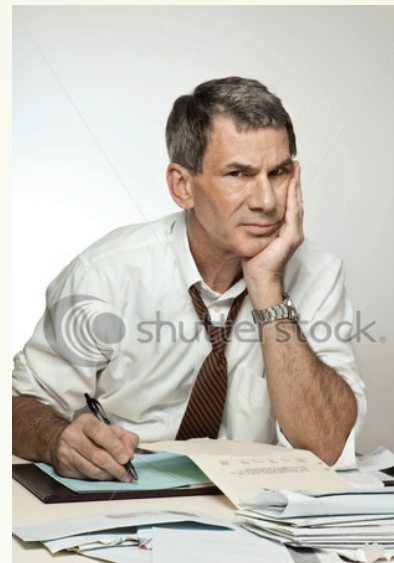
The last thing you want is extra stress in your life, as you attempt to focus your time and energy on recuperating from your injuries. That is why when the insurance adjuster acts like he or she is your friend, you don't doubt for a minute that this person is looking out for you. The adjuster may have told you that you are in good hands – that the insurance company would take care of your medical bills. Therefore, you should have no reason to worry.

The adjuster may have made everything sound so easy that when the topic of a lawyer came up, you didn't doubt the adjuster's ad-

vice. He or she may have told you that your case would be handled fairly and that there was no need to get an attorney involved.

If this sounds a little too familiar, you need to understand something – the reason the adjuster tried to dissuade you from hiring a lawyer is to protect the insurance company's bottom line. The insurance adjuster knows that if a lawyer represents you, you will most likely receive a higher settlement. He or she is also aware that you don't have experience negotiating claims.

*If an attorney does not represent you, the insurance company has the upper hand.* ■



## great ways to go green

“Going green” is a hot topic, as more and more people look for ways to protect the environment. The great news about going green today is that there are many things that you can do that not only save the environment, but also save you some dollars. What are these great ways to go green?

Below are five simple tactics you can take, today:

1. **Check your temperature.** Adjusting the thermostat by a few degrees can do wonders for the pocketbook and for energy savings. By moving the thermostat slightly down in the winter and slightly up in the summer, you can save energy and money.
2. **Ditch those water bottles.** Bottled water can create a significant amount of container waste. Instead of buying bottled water at the store, purchase a reusable bottle and fill it with

filtered tap water.

3. **Turn off the faucet.** By taking shorter showers and turning off the water while you brush your teeth, you can conserve water. Plus, you can substantially lower the costs of your water bill.
4. **Keep the car parked.** If you can, walk or bike to your destination as much as possible. These activities will keep your gas bill in check and will also do wonders for your health.
5. **Don't throw away old electronics.** When electronics are thrown in the garbage, they can create major problems for the environment. This type of waste has been associated with mercury.

By going green you can also save green. Make May your official “go green” month! ■



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CALL US TODAY FOR A FREE CONSULTATION!

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For comments, questions and to update your information or remove yourself from our mailing list email us at [info@sherylburke.com](mailto:info@sherylburke.com). We love to hear from you!

## HOW TO DEAL WITH THE other guy's insurance adjuster

After an accident, if you are deemed *not at fault* and file a bodily injury or property damage claim, expect to become very popular with the other party's insurance adjuster. They will likely request a recorded statement from you. **You may or may not be required to do this.** (Note: If your own insurance company needs to discuss details of the accident with you, you should cooperate but still exercise caution.)

The adjuster from the at-fault driver's insurance company probably will also ask you to sign a medical authorization to gain access to your medical records. **Do not sign it.** There's no need for them to have more information than necessary. They're simply fishing for information from either past injuries or medical conditions that could damage your claim or limit your ability to collect fair compensation.

The other party's adjuster may also want to settle your bodily

injury claim with you before you're finished with treatment, sometimes within 24 hours of your filing...think vultures on the savannah. Remember, they're not looking to do what's best for *you*; they're looking to do what's best for *them*—saving money. Threats to withdraw a settlement offer are empty ones. Don't settle without talking to an accident attorney.

If adjusters press you to sign a release of any sort, confer with your attorney before signing *anything*. Don't be intimidated. Again, do what's right for *your* circumstances, not theirs. Adjusters can also be charming, friendly, and ask seemingly innocent questions. But even a "How are you?" and a response of "Fine" can damage your case.

Let an experienced accident attorney be your mouthpiece and guide you each step of the way to fully recover damages you are owed. ■

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